



EXCEPTION PROCESSING GUIDE

MASTERCARD/VISA/DISCOVER/AMERICAN EXPRESS

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The guidelines summarized within are subject to change with updates to the Network rules and regulations

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THE CHARGEBACK CYCLE

The chargeback cycle generally takes place in four basic phases:

Phase I	Draft Retrieval
Phase II	Prenotification
Phase III	Chargeback
Phase IV	Chargeback Reversal (if possible)

Typically most Draft Retrievals will be for Visa accounts, but our process is the same for retrieval stage on both MasterCard and Visa. The cardholder's institution will first request a draft retrieval from Fifth Third Processing Solutions (FTPS) which FTPS then forwards to the agency. The agency is responsible for providing a copy of the draft to FTPS within 10 calendar days after the draft retrieval request appears on the Visa/MasterCard Retrievals report (MD-414). After receiving the sales draft, FTPS scans the sales draft, matches the sales draft copy to the respective request, and transmits the fulfilled images to Visa and MasterCard.

If appropriate, FTPS will fulfill a retrieval request with a facsimile (substitute) draft. The retrieval request appears on the MD-414 report with a notation of FACS. It is an informational listing only and does not require action by the agency.

Once the networks forward the retrieval documentation to the respective cardholder's issuing bank, review of the sales draft may not provide sufficient documentation to prove that the transaction was indeed valid. At this point, the bank may initiate a chargeback to FTPS. If the agency has representment rights, FTPS may issue a prenotification of chargeback, depending on the chargeback reason code, to the agency requesting additional documentation to properly dispute and remedy the chargeback. The agency must provide this documentation to FTPS (via mail or online/scanning) within 30 calendar days after the report date on the Visa/MasterCard Chargeback Prenotification report (MD-413).

In some cases, the agency will have no recourse for disputing a chargeback initiated by MasterCard or Visa. For example, if the agency fails to provide a copy of the sales draft for a retrieval request within the time frames specified by the networks, all representment rights are lost. In this situation, the chargeback is immediately debited to the agency's CASHlink account and no prenotification (MD-413) is sent.

After receiving the additional documentation from the agency, the cardholder's bank may refuse to accept a reversal of the chargeback they initiated. At this point, FTPS issues the agency an advice of chargeback and debits the agency's CASHlink account for the amount of the chargeback. The agency will have 10 days from the date the advice of chargeback appears on the BankCard Advice of Chargeback Report (MD-901) to request a chargeback reversal. The agency must provide documentation to FTPS supporting the reversal request.

I. PHASE ONE: DRAFT RETRIEVALS

I. RETRIEVAL REQUESTS

A draft retrieval may be requested by a card-issuing bank any time, within the following time frames, from the posting date of the transaction:

<u>Network</u>	<u>Time Frame</u>
Visa USA	12 months
Visa International	12 months
MasterCard	18 months

Most draft retrieval requests can be classified into two (2) categories:

1. Cardholder initiated requests
2. Fraud/Security requests

Cardholders may request a copy of a draft for several reasons (e.g. need a copy for personal records, verify a charge). Issuers' fraud/security departments may initiate requests to verify the information on the receipt, ensure that an imprint of the card was obtained if the transaction was key-entered and/or match the signature appearing on the sales draft with the cardholder's signature.

II. RETRIEVAL PROCESS

FTPS transmits the **MD-414 Visa/MasterCard Retrievals** report to agencies seven (7) days a week. Each retrieval request is detailed, including the card account number, transaction date, transaction amount, agency location, and Draft Locator Number (Pay.gov tracking ID). Agencies have 10 days from the report date to get the copy of the receipt to FTPS. Each retrieval request will indicate what type of information needs to be provided to FTPS via the mail or online/scanning. For example:

- COPY = FTPS is requesting a legible copy of the sales draft including imprint or magnetic stripe indicator.
- CPYA = FTPS is requesting a legible copy of the sales draft plus additional documentation as required by the chargeback reason code.
- ADDL = FTPS has the sales draft on file and is requesting additional documentation as required by the chargeback reason code.
- FACS = FTPS has already fulfilled the retrieval request with a Facsimile Draft copy. No action is required.

PLEASE NOTE: Failure to respond to the draft retrieval will likely result in a chargeback for "Non-Receipt of Draft". Agencies have no representment rights for this type of chargeback.

Faxing and Mailing Agencies:

- A copy of the MD-414 containing the applicable retrieval request **MUST** accompany the copy of the draft/additional information.
- If a agency has more than one transaction on a report, the agency must make a copy of the report to accompany a copy of each receipt; one (1) copy per page. Black out any other account numbers. Do not highlight as they do not copy or scan legible.

- If the copies are legible, they may be faxed to 513-534-3450.

OR

- MAIL the copy of the draft/additional information and the MD-414 to:
Merchant Services
5050 Kingsley Drive
1MOC2U
Cincinnati, OH 45263-5300
- FTPS suggests keeping a copy of all chargeback correspondence in a "Chargeback File" for future reference.

PHASE TWO: PRENOTIFICATIONS

I. PRENOTIFICATION PROCESS

FTPS transmits the **MD-413 for First and Second Chargeback Prenotification for Visa/MasterCard** to agencies seven (7) days a week. In these summary reports, each Chargeback "prenote" is detailed, including the card account number, transaction date, transaction amount, agency location, and Draft Locator Number (Pay.gov tracking ID). In addition, the **MD-900 Chargeback Prenotification** report is transmitted to the agency. While the MD-413 report provides a summary of all prenotes for a given day, the MD-900 provides the agency with a single page advice for each prenote identified on the MD-413.

FTPS transmits the **MD-412 for Pre-Arbitration / Pre-Compliance Notification for Visa** report to agencies seven (7) days a week. In these summary reports, each "prenote" is detailed, including the card account number, transaction date, transaction amount, and agency location. In addition, the **MD-906 Pre Arbitration / Pre-Compliance Notification** report is transmitted to the agency. While the MD-412 reports provide a summary of all prenotes for a given day, the MD-906 provides the agency with a single page advice for each prenote identified on the MD-412. If you feel strongly about case and do not want to accept responsibility for the transaction, you will need to indicate this on your documentation. If the issuer bank files the case with Visa and Visa rules in the issuer's favor, you will be assessed the filing fees of \$400 to \$500 plus the transaction.

You have 30 days from the report date (on the MD-413 or MD-412) to respond to FTPS for the chargeback prenotification. Each prenote will indicate what type of information needs to be provided to FTPS via the mail or online/scanning. For example:

- COPY = FTPS is requesting a legible copy of the sales draft including imprint or magnetic stripe indicator.
- CPYA = FTPS is requesting a legible copy of the sales draft plus additional documentation as required by the chargeback reason code.
- ADDL = FTPS has the sales draft on file and is requesting additional documentation as required by the chargeback reason code.
- FAST = FTPS already has the documentation on file; the agency need only complete the Fast Track form.

Faxing and Mailing Agencies:

- A copy of the MD-413 or MD-412 containing the applicable prenote **MUST** accompany the copy of the draft/additional information.
- If a agency has more than one transaction on a report, you must make a copy of the report to accompany a copy of each receipt; one (1) copy per page. Black out any other account numbers. Do not highlight as they do not copy or scan legible.
- If the copies are legible, they may be faxed to 513-534-3450.

OR

- MAIL the copy of the draft/additional information and the MD-413 or MD-412 to:
Merchant Services
5050 Kingsley Drive
1MOC2U
Cincinnati, OH 45263-5300
- FTPS suggests keeping a copy of all chargeback correspondence in a "Chargeback File" for future reference.

PHASE THREE: CHARGEBACKS

As indicated earlier, there are instances when the agency will have no recourse for disputing a chargeback initiated by MasterCard or Visa. If it is determined that the chargeback cannot be challenged with the documentation provided, the FTPS Chargeback Representative will debit the agencies CASHlink account. Again, failure to provide documentation within the appropriate time frames at the draft retrieval or chargeback prenotification stage will also result in a chargeback to your account.

The **MD-901 Bankcard Advice of Chargeback / Chargeback Reversal** is transmitted seven days a week. If a chargeback (or chargeback reversal) is keyed to the agency's CASHlink account, it will appear on this report. In addition to the transaction detail for the chargeback (card account number, transaction amount, transaction date, etc.), the MD-901 also provides a suggested remedy for a reversal of the chargeback that must be returned to our Merchant Service area to refute the chargeback.

PHASE FOUR: CHARGEBACK REVERSALS

The agency in some instances may request a chargeback reversal. If the agency is able to provide a valid challenge to the chargeback within ten (10) days of the date of the chargeback (MD-901 report date), FTPS will review the merits of the case again. Specifically, we will look at the representment rights, time frames, and additional documentation. The reversal request will then be accepted or denied. If the reversal request is accepted and the chargeback is reversed, a credit will typically be keyed to the agencies CASHlink account within five business days of the receipt of the reversal documentation. The reversal will be indicated on the next MD-901 as a chargeback reversal. If the reversal request is denied, the denial and reason for the denial will be indicated on the next MD-901 as a chargeback reversal denial. Again, failure to respond to a retrieval request can result in a chargeback for "Non-Receipt of Draft". **You will have no representment rights for this type of chargeback.**

Faxing and Mailing Agencies:

- A copy of the MD-901 containing the applicable chargeback **MUST** accompany the copy of the draft/additional information.
- Please use the "Merchant Response" field on the Advice of Chargeback (MD-901) to indicate any special instructions or pertinent information for FTPS.
- If the copies are legible, they may be faxed to 513-534-3450.

OR

- MAIL the copy of the draft/additional information and the MD-901 to:
Merchant Services
5050 Kingsley Drive
1MOC2U
Cincinnati, OH 45263-5300
- FTPS suggests keeping a copy of all chargeback correspondence in a "Chargeback File" for future reference.

ADDITIONAL INFORMATION

CHARGEBACK RECONCILIATION

The **MD-410 Merchant Credit Card Processing Detail** is transmitted to agencies six (6) days a week. This report provides a detailed listing of each chargeback and adjustment once they have posted to the agencies CASHlink account. The purpose of this report is to assist the agency in reconciling the chargebacks and adjustments to your **MD-479 Summary of CASHlink**. All chargebacks and adjustments reported on the MD-410 will be netted against your credit voucher (SF 215) or debit voucher (SF 5515) reported on the MD-479 to show the agencies true voucher deposit amount for a given day.

ARBITRATION

In most cases, Acquirers are given (45) days by MasterCard from the initial prenotification report date (MD-413) to arbitrate a chargeback. Arbitration may be filed at the request of your chargeback representative or at your request. If the agency loses the arbitration case, they must pay a \$150 filing fee and \$250 review fee (\$400 total). Contact your chargeback representative if you wish to arbitrate a chargeback.

Please Note: New evidence **cannot** be introduced at the arbitration stage. It is imperative to provide all pertinent information regarding the case during the prenote and chargeback phases.

For a Visa USA and Visa International transaction, if a Pre-Arbitration Notification is received and you do not want to accept responsibility for the transaction you will need to indicate this on your documentation. If the issuer bank files the case with Visa and Visa rules in the issuer's favor, you will be assessed the filing fees of \$400 to \$500 plus the transaction.

COMPLIANCE

In most cases, Acquirers are given (30) days by Visa and MasterCard from the initial pre-compliance letter from the cardholder's bank to respond to a compliance case. Compliance cases will only be filed at the request of the cardholder's bank. If the agency loses the compliance case, they must pay a \$150 \ \$250 filing fee and \$250 review fee (\$400 to \$500 total).

You will need to supply the following information to FTPS **within 15 days** of the date of the compliance letter:

- * A copy of the draft.
- * A rebuttal explaining any specific challenges to the cardholder's dispute.
- * A signed copy of the Compliance Request form, which can be provided by FTPS upon request.
- * If the copies are legible, they may be faxed to 513-534-3450.

OR

- Mail information:
Merchant Services
5050 Kingsley Drive
1MOC2U
Cincinnati, OH 45263-5300

*Please send copy of corresponding Report or Letter to insure proper routing

ILLEGIBILITY

Illegible Item chargebacks can be initiated by the issuer if the image (draft) is not sufficiently legible to submit to the cardholder for review or to properly identify the cardholder account. In addition, if any of the required data elements on the receipt are unreadable, the issuer can chargeback for illegibility. It is very important not to send or scan copies that are too light, too dark, or smudged.

Make sure all sales drafts contain the following information:

- Store Name, City & State
- Transaction Date
- Transaction Amount
- Credit Card Number & Expiration Date
- "Ship To" Address for Mail/Phone Orders
- Approval Number
- Signature or the words "mail/phone order"
- Cardholder Name
- Description of Merchandise

APPENDIX A: CHARGEBACK REASON CODES REQUIRING A WRITTEN MERCHANT REBUTTAL

Visa:

Supporting documentation (sales drafts, contracts, proof of delivery) always strengthen the case.

- 30 Services or Merchandise Not Rendered
- 41 Canceled Recurring Transaction
- 53 Not as Described \ Defective Merchandise
- 57 Fraudulent Processing of Transactions (copy of sales drafts required)
- 75 Cardholder Does Not Recognize, if the sales draft isn't sufficient
- 80 Incorrect Transaction Amount or Account Number or Processing Error, if sales draft isn't sufficient to explain the difference
- 85 Credit Not Processed
- 86 Paid for By Other Means if sales draft isn't sufficient to explain

MasterCard:

Supporting documentation (sales drafts, contracts, proof of delivery) always strengthen the case.

- 4831 Transaction Amount Differs, if sales draft isn't sufficient to explain the difference
- 4837 Fraudulent Transaction No Cardholder Authorization if sales draft isn't sufficient to explain
- 4840 Fraudulent Processing of Transactions (copy of sales drafts required, too)
- 4841 Canceled Recurring Transaction
- 4850 Credit Posted as a Debit, if sales draft isn't sufficient to explain
- 4853 Not as Described \ Defective Merchandise
- 4854 Cardholder Dispute Not Elsewhere Classified (Claim or Defense)
- 4855 Non-Receipt of Merchandise (in the absence of signed proof of delivery)
- 4859 Services Not Rendered
- 4860 Credit Not Processed
- 4863 Cardholder Does Not Recognize, if the sales draft isn't sufficient

**APPENDIX B: CHARGEBACK REASON CODES REQUIRING A CARDHOLDER LETTER
AND/OR SUPPORTING DOCUMENTATION**

Visa:

- 30 Service or Merchandise not rendered
- 41 Canceled recurring transaction
- 53 Not as described \Defective merchandise
- 57 Fraudulent processing of transaction
- 62 Counterfeit transaction
- 76 Credit posted as a purchase (sometimes)
- 81 Fraudulent transaction, Card Present Environment
- 82 Duplicate processing (sometimes)
- 83 Fraudulent transaction, Card Absent Environment
- 85 Credit not processed
- 86 Paid for By Other Means (sometimes)

Note: Issuers may use a Fast Track Form in place of a cardholder letter on all non-fraud reason codes. The Fast Track Form contains all the necessary information and the cardholder must still send supporting documentation.

MasterCard:

- 4835 Card Not Valid or Expired (sometimes supporting doc is required)
- 4837 Fraudulent transaction, no cardholder authorization
- 4840 Fraudulent processing of transaction
- 4841 Canceled recurring transaction (sometimes supporting doc is required)
- 4847 Fraudulent transaction exceeds floor limit, not authorized
- 4853 Not as described \ Defective merchandise
- 4854 Cardholder dispute not elsewhere classified (claim or defense)
- 4855 Non-receipt of merchandise
- 4857 Card activated transaction (sometimes supporting doc is required)
- 4859 Services not rendered
- 4860 Credit not processed
- 4862 Counterfeit transaction, magnetic stripe Point of Sale (POS) fraud

Note: Issuers may use an Expedited Billing Form in place of a cardholder letter on most reason codes. The Expedited Billing Form contains all the necessary information and the cardholder must still send supporting documentation, but the cardholder is not required to sign the form.

APPENDIX C:
CHARGEBACK REASON CODES REQUIRING A DRAFT RETRIEVAL

DRAFT RETRIEVAL ALWAYS REQUIRED:

Visa:

- 60 Illegible Sales Draft
- 75 Cardholder Does not Recognize – For Card Present Environment
- 79 Non Receipt of Sales Draft
- 81 Fraudulent Transaction – Card Present Environment (International)

MasterCard:

- 4801 Non-Receipt of Draft
- 4802 Sales Draft Illegible or Missing Values

DRAFT RETRIEVAL SOMETIMES REQUIRED:

Visa

- 57 Fraudulent Processing of Transactions (sometimes)
- 80 Incorrect Transaction Amount or Account Number \Processing Error
- 82 Duplicate Processing
- 83 Fraudulent Processing – For Card Absent Environment
- 86 Paid for By Other Means

MasterCard:

None

DRAFT RETRIEVAL NOT REQUIRED BEFORE CHARGEBACK:

Visa

- 30 Services or Merchandise Not Rendered
- 41 Cancelled Recurring Transaction
- 76 Credit Posted as a Purchase
- 53 Not as Described \Defective Merchandise
- 62 Counterfeit Transaction
- 70 Recovery Card Bulletin
- 71 Authorization Request Declined
- 72 No Authorization
- 74 Late Presentment
- 75 Cardholder Does Not Recognize (if card Mail Telephone indicator on settlement)
- 76 Credit Posted as a Purchase
- 77 Non-Matching Account Number
- 78 Service Code Violation (International only)
- 85 Credit Not Processed

- 93 Risk Identification Service
- 96 Transaction Exceeds Limited Amount

MasterCard

- 4807 Warning Bulletin
- 4808 Requested/Required Authorization Not Obtained
- 4812 Account Number Not on File
- 4831 Transaction Amount Differs
- 4834 Duplicate Processing
- 4835 Card Not Valid or Expired
- 4837 No Cardholder Authorization
- 4840 Fraudulent Processing of Transactions
- 4841 Canceled Recurring Transaction
- 4842 Late Presentment
- 4846 Correct Transaction Currency Code Not Provided
- 4847 Exceeds floor Limit – Not Authorized and Fraudulent Transaction
- 4849 Questionable Merchant Activity
- 4850 Credit Posted as a Debit
- 4853 Cardholder Dispute – Defective/Not as Described
- 4854 Cardholder Dispute – Not Elsewhere Classified
- 4855 Non-Receipt of Merchandise
- 4857 Card-Activate Telephone Transaction
- 4859 Services Not Rendered
- 4860 Credit Not Processed
- 4862 Counterfeit Transaction
- 4863 Cardholder Does Not Recognize – Potential Fraud

Appendix D: American Express Draft Retrieval Reason Codes

- 003 Our mutual customer requests credit for tickets/vouchers that were ordered, but not received. Please issue credit or provide signed proof of delivery, indicating delivery address, and explain why credit is not due.
- 004 Our mutual customer requests shipment of the tickets /vouchers that were ordered, but have not been received. Please ship these items or provide signed proof of delivery, with delivery address.
- 007 Our mutual customer claims this billing was to be billed in installments. Please issue credit and rebill in the agreed upon installments or provide a copy of your billing policy and explain why credit is not due.
- 009 Our mutual customer received merchandise from your Establishment and requests return instructions or a pick up date. Please provide a copy of your return policy if the merchandise cannot be returned.
- 010 Our mutual customer has received partial credit for this billing, but claims full credit is due. Please issue the remaining credit or provide supporting documentation and an explanation why additional credit is not due.
- 011 Our mutual customer claims the cancellation was made within the allowable cancellation period. The customer has received partial credit and requests the penalty be waived. Please issue the remaining credit or provide a copy of your cancellation policy.
- 012 Our mutual customer requests credit for a charge billed twice in error. Please provide signed support and itemization for the magnetic tape charge if credit is not issued.
- 015 Our mutual customer requests credit for the exchange fee billed. Please issue credit or provide a copy of your ticket/voucher exchange policy and explain why credit is not due.
- 016 Our mutual customer requests credit for damaged merchandise received. Please issue credit and provide return instructions, or provide a copy of your return policy and explain why credit is not due.
- 018 Our mutual customer requests credit for an overcharge. Please provide support and detailed itemization for the full amount of the charge if credit is not issued.
- 020 Our mutual customer claims to have cancelled this service. If correct, please issue credit for that month billing and all subsequent months. In addition, depending on the outcome, charges already submitted but not yet billed may be returned to you. More importantly, all future billings on the American Express card must be discontinued, any future charges will be immediately returned should the customer dispute it.
- 021 Our mutual customer claims the service was cancelled. Please issue credit or provide a copy of the cancellation policy. Please discontinue future billings.
- 022 Our mutual customer claims that this membership was canceled. Please issue credit or provide a copy of the signed membership contract indicating the cancellation policy. Please discontinue all future billings.
- 024 Our mutual customer claims the merchandise received is damaged and requests return authorization. If a return is not permitted, please provide a copy of your return or refund policy.
- 027 Our mutual customer claims this order was canceled. Please provide a copy of your cancellation policy, along with proof of delivery if credit is not issued.
- 028 Our mutual customer claims that this membership was canceled in writing. Please issue credit or provide a copy of the signed membership contract indicating the cancellation policy. Please discontinue all future billings.
- 029 Our mutual customer claims this membership has expired. Please issue credit or provide a copy of the signed membership contract indicating the expiration date and the renewal policy. Please discontinue all future billings.
- 030 Our mutual customer requests credit for defective merchandise received. Please issue credit and provide return instructions, or provide a copy of your return policy and explain why credit is not due.
- 031 Our mutual customer claims this charge was for a deposit on a vehicle that was not purchased. Please provide a copy of the signed purchase agreement indicating the cancellation policy if credit is not issued.

033	Our mutual customer claims no knowledge of the charge(s). Please provide support and itemization, along with a copy of the order(s) if credit is not issued.
040	Our mutual customer claims their service/membership has been cancelled. If credit is not issued, provide an explanation, proof of usage (internet & telecom only) and/or a copy of the cancellation policy/contract indicating the billing method cannot be changed. Please discontinue all future billings.
041	Our mutual customer has been unsuccessful in attempts to contact your establishment for cancellation of this service/membership. Please discontinue all future billings and contact the CM directly for alternate payment arrangements or provide a copy of a contract showing the payment method cannot be changed, and proof of usage (internet & telecom providers only).
042	Our mutual customer claims to have made alternate billing arrangements and requests credit. Please discontinue all future billings to this account or provide a copy of the contract showing the billing method cannot be changed. If credit is not issued, please provide an explanation.
043	Our mutual customer requests to cancel the service. Please contact our c/m directly and/or cancel the service. If this cannot be done provide a copy of the contract.
044	Our mutual customer requests cancellation instructions/authorization. Please provide the requested information. Contact our c/m directly for alternate payment arrangements if cancellation is not permitted.
045	Our mutual customer requests replacement of damaged merchandise received. Please provide return instructions and send a replacement, or provide a copy of your return policy and explain why a replacement cannot be sent.
048	Our mutual customer requests replacement of defective merchandise received. Please provide return instructions and send a replacement, or provide a copy of your return policy and explain why a replacement cannot be sent.
049	Our mutual customer claims this charge was for a deposit on a vehicle that was not leased. Please provide a copy of the signed purchase contract or agreement indicating the cancellation policy if credit is not issued.
059	Our mutual customer requests repair of damaged merchandise received. Please provide return instructions and make the appropriate repairs, or provide a copy of your return policy and explain why the merchandise cannot be repaired.
060	Our mutual customer requests repair of defective merchandise received. Please provide return instructions and make the appropriate repairs, or provide a copy of your return policy and explain why the merchandise cannot be repaired.
061	Our mutual customer claims the referenced credit should have been submitted as a charge. Please bill the customer as requested or provide an explanation for the credit issuance.
062	Our mutual customer claims the referenced charge should have been submitted as a credit. Please issue full credit or provide support and itemization for this billing and the original charge.
063	Our mutual customer claims to be dissatisfied with the goods and/or services provided by your Establishment. Please issue full credit or provide a detailed explanation why partial or no credit is due.
070	Our mutual customer claims to be dissatisfied with repair work performed on their vehicle. Please issue credit or provide a detailed explanation, with supporting documentation, why credit is not due.
071	Our mutual customer requests credit for damages incurred to personal property. Please issue credit or provide the status of the customers claim for moving charge.
072	Our mutual customer claims no knowledge of this billing. The charge bears the signature of another person. Please issue full credit or provide signed proof of authorization for this charge by this customer.
073	Our mutual customer claims they did not guarantee this reservation. The reservation was to be canceled automatically if they did not arrive. Please issue credit or explain why credit is not due.

076	Our mutual customer claims to have canceled this service. Please provide a copy of the contract/agreement indicating the cancellation policy and discontinue all future billings.
077	Our mutual customer wishes to return the merchandise. Please provide return instructions.
078	Our records indicate that a charge from your establishment was submitted on an invalid plastic number. Please provide a valid account number along with the Cardmembers name and support to avoid a chargeback to your account.
079	Our records indicate that a credit from your establishment was submitted on an invalid plastic number. Please provide a valid account number along with the Cardmembers name and support to avoid a credit back to your account.
080	Our mutual customer claims to have canceled this timeshare program. Please issue credit or provide a copy of the signed contract, with your cancellation policy, and explain why credit is not due.
082	Our mutual customer claims no knowledge of this credit . Please provide an explanation why this credit has been issued to this customer's account.
083	We have been advised that the referenced customer is deceased. Please provide signed support and itemization or support and itemization for this billing.
086	Please discontinue all future billings to this inactive account and make alternate billing arrangements with this customer.
087	Please issue credit and discontinue all future billings to this inactive account. Please contact the customer directly to make alternate billing arrangements.
089	Our mutual customer claims to have made alternate billing arrangements. Please issue credit and discontinue future billings to this account, or provide a copy of the signed membership contract and explain why credit is not due.
090	Our mutual customer claims this membership/service has been paid in full. Please issue credit and discontinue all future billings to this account, or provide a copy of the signed contract/agreement, payment history, and explain why credit is not due.
091	Our mutual customer claims the cancellation was made within the allowable cancellation period. If credit is not issued, please provide support of your cancellation policy.
093	Our mutual customer claims no knowledge of the charge(s). Please provide signed support and itemization of the charge(s) in dispute. In addition, please provide a copy of the signed trip sheet if credit is not issued.
094	Our mutual customer claims no knowledge of the charge(s). Please provide support and itemization for the charge(s) in dispute. In addition, please provide a copy of the signed trip sheet if credit is not issued.
095	Our mutual customer claims to have canceled this service. Please provide signed proof that services were rendered or a copy of the signed cancellation policy if credit is not issued.
097	Our mutual customer requests credit for the unauthorized charge(s). Please provide signed support and itemization of the charge(s) or support and itemization.
099	Our mutual customer requests credit for a class or course canceled. Please issue full credit or provide a copy of the signed registration and cancellation/refund policy.
107	Our mutual customer claims that the facility they attend is no longer open for business. Please issue credit and discontinue all future billings to this account, or provide a copy of the signed contract/agreement and explain why credit is not due.
110	Our mutual customer claims the call(s) associated with this billing was connected to the wrong number.
117	Our mutual customer claims the call(s) associated with this billing was cut off.
119	Our mutual customer has no knowledge of the CARDeposit billing. Please issue credit or provide proof of confirmation and explain why credit is not due.

120	Our mutual customer requests credit for an overcharge incurred on a car/truck rental. Please issue credit or provide a copy of the signed, itemized rental agreement and explain why credit is not due.
121	Our mutual customer requests credit for a vehicle that did not perform properly during the rental. Please issue credit or provide a copy of the signed, itemized rental agreement and explain why credit is not due.
122	Our mutual customer claims to have no knowledge of the car/truck rental charge(s). Please issue full credit or provide a copy of the signed rental agreement(s) and explain why credit is not due.
123	Our mutual customer claims to have no knowledge of the car/truck rental charge(s). Please issue full credit or provide a copy of the itemized rental agreement(s) and explain why credit is not due.
124	Our mutual customer requests support for the charge(s). Please provide a copy of the signed, itemized rental agreement(s) or issue credit if this documentation is not available.
125	Our mutual customer claims to have no knowledge of the car/truck rental charge(s). Please issue full credit or provide a copy of the signed, itemized rental agreement(s) and explain why credit is not due.
127	Our mutual customer does not recognize the charge(s). Please provide signed support and itemization. If your records indicate the merchandise has been shipped, please include signed proof of delivery and the delivery address. If this documentation is not available, please issue credit.
128	Our mutual customer claims not to have authorized the charge(s) to be billed through American Express. Please issue full credit or provide a copy of the signed, itemized rental agreement(s) and explain why credit is not due.
129	Our mutual customer claims to have no knowledge the charge(s). Please issue credit or provide a copy of the signed, itemized trip sheet, if available.
130	Our mutual customer requests credit for a deposit that was not deducted from the rental billing. Please issue credit or provide a copy of the itemized rental agreement and explain why credit is not due.
131	Our mutual customer claims the charge(s) was to be billed directly to their insurance company. Please issue credit or provide a copy of the signed, itemized rental agreement and explain why credit is not due.
132	Our mutual customer claims they were billed twice, one billing from your location and another from an alternate location. Please issue credit or provide a copy of the signed, itemized rental agreement for each location and explain why credit is not due.
133	Our mutual customer claims they were billed twice for the same purchase. Please issue credit or provide support and itemization for each charge, along with copies of the customer order(s).
134	Our mutual customer claims a portion of this charge was a deposit. Please issue credit or provide a copy of the itemized rental agreement and explain why credit is not due.
136	Our mutual customer claims this charge was for a deposit. Please issue credit or provide a copy of the itemized rental agreement and explain why credit is not due.
141	Our mutual customer claims this charge was a deposit on a vehicle returned. Please issue credit or provide a copy of the signed purchase agreement, indicating your return policy, and explain why credit is not due.
143	Our mutual customer claims the flowers ordered were not received. Please issue credit or provide proof of delivery, indicating the delivery address, and a copy of the customer's order.
146	Our mutual customer claims the disputed merchandise was returned and a second charge was submitted instead of a credit. Please issue credit for each charge, or provide support and itemization for each charge, and explain why credit is not due.
147	Our mutual customer claims this billing has been paid by their insurance company. Please issue credit or provide a copy of the signed, itemized rental agreement and explain why credit is not due.
150	Our mutual customer received and returned damaged merchandise from your establishment and has requested credit. Please issue credit or explain why credit is not due.

151	Our mutual customer received and returned damaged merchandise from your establishment and has requested a replacement. Please send us signed proof of delivery of the replacement order or issue credit.
152	Our mutual customer received and returned incorrect merchandise from your establishment and has requested credit. Please issue credit or explain why credit is not due.
153	Our mutual customer received and returned incorrect merchandise from your establishment and has requested a replacement. Please send us signed proof of delivery of the replacement order or issue credit.
154	Our mutual customer requests credit for a canceled order. Please issue credit or provide proof of delivery, delivery address, proof that the customer was made aware of your cancellation policy, and an explanation why credit is not due.
155	Our mutual customer has requested credit for merchandise that was not received from your establishment. Please issue credit or send us signed proof of delivery.
156	Our mutual customer ordered merchandise from your establishment but has not received it. Please issue credit and rebill the mutual customer after you deliver the merchandise, or send us signed proof that it has already been delivered.
157	Our mutual customer returned merchandise from your establishment but has not received a replacement. Please send us signed proof of delivery of the replacement order or issue credit.
158	Our mutual customer has requested credit for merchandise that was returned to your establishment. Please issue credit or explain why credit is not due.
159	Our mutual customer requests signed support and itemization for the referenced charge(s). Please provide the requested documentation and an explanation why credit is not due, or issue full credit.
160	Our mutual customer has requested credit for tickets/vouchers that were not ordered. Please issue credit or provide supporting documentation.
161	Our mutual customer requests credit for tickets/ vouchers that have been returned. Please issue credit or provide proof of usage, and explain why credit is not due.
162	Our mutual customer requests credit for returned tickets/vouchers. Please issue full credit or provide supporting documentation and an explanation why partial, or no credit is due.
163	Our mutual customer has requested credit for tickets/vouchers that were not received from your establishment. Please issue credit or provide supporting documentation.
164	Our mutual customer has requested credit for the unused tickets/vouchers that were lost/stolen. Please issue credit or provide supporting documentation.
165	Our mutual customer has requested credit for the tickets/vouchers that were lost/stolen. Please issue credit or provide supporting documentation.
166	Our mutual customer has requested credit for a payment that was made directly to your establishment. Please issue credit or provide supporting documentation.
167	Our mutual customer has requested credit for a reservation that your establishment confirmed for an incorrect date. Please issue credit or explain why credit is not due.
168	Our mutual customer has requested credit for a reservation that your establishment confirmed for an incorrect location. Please issue credit or explain why credit is not due.
169	Our mutual customer has requested credit for an incorrect conversion rate that your establishment used. Please issue credit or explain why credit is not due.
170	Our mutual customer requests credit for a canceled reservation. Please issue full credit or provide a copy of your cancellation policy and explain why credit is not due.
171	Our mutual customer requests credit for an Assured Reservation that was not honored. The customer claims when they contacted, or arrived at the hotel there was no record of the reservation. Please issue credit or provide proof of reservation and explain why credit is not due.

- 173 Our mutual customer requests credit from your established for a duplicate billing. If your records show this is correct, please issue full credit. If you believe the mutual customer is not due full credit, send us signed support and itemization of both charges and EXPLAIN FULLY IN THE SPACE BELOW.
- 174 Our mutual customer requests signed support and itemization for a charge submitted by your Establishment. Please provide a copy of the requested documentation.
- 175 Our mutual customer has requested credit for a charge from your establishment. Please issue credit or explain why credit is not due.
- 176 Our mutual customer does not recognize the referenced charge(s). Please issue credit or provide signed support and itemization and explain why credit is not due.
- 177 Our mutual customer claims this charge was unauthorized. Please issue full credit or provide signed authorization for this billing and explain fully in the space below.
- 178 Our mutual customer has notified us that no merchandise was ordered or delivered from your establishment. Please issue credit or send us signed support for both the order and delivery, with the delivery address indicated.
- 179 Our mutual customer does not recognize this charge for a reservation. Please issue credit or provide a proof of reservation.
- 180 Our mutual customer claims to have no knowledge of the referenced charge(s) for a stay at your Establishment. Please issue full credit or provide a copy of the signed, itemized folio and explain why credit is not due.
- 181 Our mutual customer claims to have no knowledge of the referenced No Show charge(s). Please issue full credit or provide the following documentation: reservation log with the absence of a cancellation number and a letter that informed the customer of your guaranteed reservation policy.
- 182 Our mutual customer has questioned the charges for damages from your establishment. Please issue credit or send us the acknowledgment of responsibility, signed by the mutual customer, as well as an itemization of the charges.
- 183 Our mutual customer does not recognize this charge from your establishment and requests signed support. If you cannot provide documentation, please issue credit.
- 184 We have identified these charges as cash advances, which cannot be billed through American Express. If they are not cash advances, please send us signed itemized support.
- 185 Our mutual customer claims they purchased, but later refused delivery of, the item(s) associated with this billing. Please issue credit or provide signed proof of delivery, with the delivery address, and an explanation why credit is not due.
- 186 Our mutual customer requests credit from your establishment for incorrect merchandise (s)he received from you. Please issue full credit and supply return instructions.
- 187 Our mutual customer requests a replacement for incorrect merchandise (s)he received from you. Please provide CM with return instructions and the replacement or send us signed proof of delivery for replacement with the address.
- 188 Our mutual customer requests credit for the enclosed charge of which (s)he has no knowledge. The charge bears an invalid or incorrect account number. Please issue a full credit or provide a copy of the charge with the CM's account number.
- 189 Our mutual customer requests credit from your establishment since (s)he has not received any issues of a subscription ordered from you and would like to cancel it. Please issue full credit or send supporting documentation.
- 190 Our mutual customer has not received any issues of a subscription ordered from your establishment and requests that you begin delivery. If no delivery took place, please issue full credit.

- 191 Our mutual customer requests credit for merchandise that (s)he did not order or receive from you. Please issue credit or send shipping and/or PO supporting documentation.
- 192 Our mutual customer requests support and itemization of a charge from your establishment. Please issue a full credit or provide this requested documentation.
- 193 Our Cardmember has contacted us claiming the charge(s) incurred at your establishment are fraudulent. Please support the charge(s) with the following documentation from your records, Cardholder signature, Credit Card imprint, Signed proof of delivery to our Cardholder's billing address, Contracts, Folio, Rental Agreements, etc. and any other pertinent information, i.e., phone numbers, license numbers, description of person, etc. that could assist in our investigation.
- 194 Our Cardmember has contacted us claiming the charge(s) incurred at your establishment is fraudulent. We show that the full magnetic stripe data was not received by American Express. Please support the charge(s) with the following documentation from your records; Cardmember signature and Credit Card imprint. If the transaction(s) was Mail Order, Phone Order or Internet, please provide signed proof of delivery to our Cardmember's billing address.
- 195 Our mutual customer does not recognize this charge from your establishment and requests itemization. If you cannot provide documentation, please issue credit.
- 196 Our mutual customer does not recognize this charge from your establishment. Please issue a credit or provide supporting documentation (shipping date, shipping address, signed support).
- 197 Our mutual customer requests credit from your establishment for a subscription (s)he has canceled and continues to be billed. Please issue full credit or provide supporting documentation explaining partial credit.
- 198 Our mutual customer requests credit from your establishment for a subscription (s)he never ordered. Please issue a full credit or provide supporting documentation.
- 199 Our mutual customer has been charged for both a stay and no-show and requests a credit for the no-show charge. Please issue credit or provide supporting documentation.
- 200 As detailed in the attached Claim Report, we are requesting signed support and itemization for charge(s) from your Establishment. Please send us full documentation or issue full credit. If you believe full credit is not due, please explain fully in the space below
- 608 Our mutual customer is not disputing the charge(s) , but is requesting signed support. Please provide the requested documentation.
- 610 Our mutual customer claims the charge(s) was to be billed to a third party. Please issue credit or provide supporting documentation and an explanation why credit is not due.
- 620 Our mutual customer claims to have been underbilled for the referenced amount. Please support this billing amount.
- 656 Our mutual customer claims no knowledge of the referenced Assured Reservations/No Show charge(s). Please issue credit or provide a copy of the proof of reservation(s), and explain why credit is not due.
- 657 Our mutual customer requests credit for an overcharge. Please issue credit or provide a copy of the signed registration, folio itemization, and explain why credit is not due.
- 658 Our mutual customer claims they have received multiple billings in error. Please issue credit or provide signed support and itemization for each charge, and explain why credit is not due.
- 671 Our mutual customer claims this billing was to be a complimentary stay. Please issue credit or provide a copy of the itemized support, and explain why credit is not due.
- 672 Our mutual customer does not recognize the delayed charge(s) on this billing. Please issue credit or provide a copy of the signed, itemized support for this entire billing, and explain why credit is not due.

- 673 Our mutual customer claims to have been billed for an Assured Reservation charge and an actual stay. Please issue credit for the Assured Reservation billing or provide proof of reservation (Assured Reservation charge), itemized folio (stay charge), and explain why credit is not due.
- 674 Our mutual customer claims no knowledge of a charge that bears an invalid or incorrect account number. Please issue credit or provide supporting documentation with the customer's account number, and explain why credit is not due.
- 675 Our mutual customer claims the CARDeposit billing was to be applied to the stay. Please issue credit or provide a copy of the itemized folio with the CARDeposit credit entry.
- 676 Our mutual customer requests credit for a canceled CARDeposit reservation. Please issue credit or provide proof of confirmation, a copy of your cancellation policy, and explain why credit is not due.
- 678 Our mutual customer has made a second request for credit on this billing. Our previous correspondence is not available. Please issue credit or provide any additional documentation, and/or explanation why credit is not due.
- 679 Our mutual customer claims to have been billed twice for CARDeposit. Please issue credit or provide proof of confirmation for each charge, and explain why credit is not due.
- 680 Our mutual customer requests credit for an overcharge. Please issue credit or provide signed support and itemization for the entire charge, and explain why credit is not due.
- 681 Our mutual customer requests credit for a guaranteed reservation that was canceled within your policy guidelines. Please issue credit or provide the following documentation if the cancellation did meet your policy guidelines: reservation log with the absence of a cancellation number and a letter that informed the customer of your guaranteed reservation policy.
- 682 Our mutual customer requests cancellation of this membership. Please issue credit and discontinue all future billing to the customer's account, or explain why credit is not due.
- 683 Our mutual customer claims that this charge belongs to another person due to their American Express Cards being switched. Please issue credit or provide a copy of the charge that bears this customer's signature.
- 684 Our mutual customer claims this charge was paid in cash. A copy of the cash receipt is not available. Please issue credit or provide signed, itemized support and explain why credit is not due.
- 685 Our mutual customer has requested a copy of the signed receipt for this billing. Please provide the requested documentation.
- 687 Our mutual customer claims they do not recognize the charge(s). Please issue full credit or provide proof of reservation and signed, itemized support for the billing.
- 688 Our mutual customer claims the charge(s) was to be paid by their company. Please issue credit and rebill the correct party. If credit is not due, please provide signed, itemized support.
- 689 Our mutual customer requests credit for a reservation made for, and paid directly by a third party. Please issue full credit or provide proof of reservation and explain why credit is not due.
- 690 Our mutual customer is not disputing the charge(s) , but is requesting support and itemization. Please provide the requested documentation.
- 691 Our mutual customer is not disputing the charge(s), but is requesting signed support and itemization. Please provide the requested documentation.
- 692 Our mutual customer claims they should have been billed for only one night. Please issue credit or provide signed support and itemization and explain why credit is not due.
- 693 Our mutual customer has questioned the charge for damages. Please issue credit or provide a copy of the following documentation: itemized rental agreement, itemized repair bill, and acknowledgment of responsibility signed by the Cardmember.

694	Our mutual customer requests credit for dissatisfactory accommodations. Please issue credit or provide an explanation why credit is not due.
695	Our mutual customer requests credit for this billing as payment was made directly to your Establishment. Please issue full credit or provide signed, itemized rental agreement and explain why credit is not due.
696	Our mutual customer has requested credit for a car rental reservation that was canceled with your establishment. Please issue full credit or send a copy of the rental agreement.
697	Our mutual customer claims they were billed twice for the same rental. Please issue credit or provide signed, itemized rental agreement for each charge, and explain why credit is not due.
698	Our mutual customer requests support for this charge. Please send a copy of the itemized rental agreement. If this is not available issue full credit.
699	Our mutual customer claims they should have been billed for only one night. Please issue credit or provide support and itemization and explain why credit is not due.
700	Our mutual customer claims this service was cancelled. Please issue credit for the charge(s) or provide detailed support and itemization and discontinue all future billings to this account.
701	Our mutual customer requests cancellation of this service. Please discontinue all future billings to this account.
702	Our mutual customer claims to have received duplicate credits to their account. Please provide support for each credit.
703	Our mutual customer claims this repair and/or replacement was to be covered under warranty. Please issue credit or provide a copy of the warranty and explain why credit is not due.
704	Our mutual customer requests credit for tickets that were not used as a result of the event being canceled. Please issue credit or explain why credit is not due.
705	Our mutual customer requests credit for tickets that they canceled. Please issue credit or provide a copy of your cancellation policy and explain why credit is not due.
706	Our mutual customer claims they refused delivery of the item(s) associated with this billing. Please issue credit or provide supporting documentation and an explanation why credit is not due.
707	Our mutual customer claims the call(s) associated with this billing had poor transmission quality.
708	Our mutual customer claims the call(s) associated with this billing was not completed/connected.
712	Our mutual customer claims to have been billed for services not rendered. This practice is not permitted under your agreement with American Express. Please arrange other means of payment with Cardmember directly.
713	Our mutual customer has been billed twice and claims to have incurred only one of the charges. Please issue credit or provide signed support, if available, and itemization for each charge.
722	Our mutual customer claims they do not recognize the charge(s). Please issue full credit or provide signed, itemized support indicating the Cardmember as the guest who stayed. If the guest was a person other than the Cardmember, please provide proof
723	Our mutual customer requests credit for this billing as payment was made directly to your Establishment. Please issue full credit or provide signed, itemized support and explain why credit is not due.
730	Please issue credit for the charge(s) or provide detailed support and itemization and discontinue all future billings to this account.
792	Our mutual customer claims no knowledge of this charge. Please issue credit or provide signed support, itemization and proof of enrollment. Please discontinue all future billings to this account.
800	Our mutual customer no longer disputes the charge(s). Please discontinue further investigation.

R040	Our mutual customer claims their service/membership has been cancelled. If credit is not issued, provide an explanation, proof of usage (internet & telecom only) and/or a copy of the cancellation policy/contract indicating the billing method cannot be changed. Please discontinue all future billings.
R041	Our mutual customer has been unsuccessful in attempts to contact your establishment for cancellation of this service/membership. Please discontinue all future billings and contact the CM directly for alternate payment arrangements or provide a copy of a contract showing the payment method cannot be changed, & proof of usage (internet & telecom providers only).
R042	Our mutual customer claims to have made alternate billing arrangements and requests credit. Please discontinue all future billings to this account or provide a copy of the contract showing the billing method cannot be changed. If credit is not issued, please provide an explanation.
R043	Our mutual customer requests to cancel the service. Please contact our c/m directly and/or cancel the service. If this cannot be done provide a copy of the contract.
R044	Our mutual customer requests cancellation instructions/authorization. Please provide the requested information. Contact our c/m directly for alternate payment arrangements if cancellation is not permitted.
RM05	Cardholder does not agree to amount billed.
RM21	Cardholder does not recognize.
RM23	Cardholder requests copy.
RM41	Required for legal/fraud analysis.
RM42	Required for chargeback.
S06	The system of online services to institutions (SLE) has made the automatic closure of this inquiry. This does not mean that the latter has been settled. At the expiration of 75 days after the date of reply, SLE could not confirm the resolution of the case. For more information, please contact us.
V28	Cardholder requests copy with signature
V29	Charge detail or rental agreement request
V30	Cardholder requests copy
V31	Required for chargeback
V32	Original lost in transit
V33	Required for legal/fraud analysis
V34	Repeat request for copy
V35	Written cardholder demand
V36	Legal process specifies original
V37	Previous copy illegible
V38	Required for paper/handwriting analysis
V39	Repeat request for original
V40	Required for arbitration
V78	Cardholder requests copy with signature
V79	Charge detail or rental agreement request
V80	Cardholder requests copy
V81	Required for chargeback
V82	Original lost in transit
V83	Required for legal/fraud analysis
V84	Repeat request for copy

V85 Written cardholder demand

V86 Legal process specifies original

V87 Previous copy illegible

V88 Required for paper/handwriting analysis

V89 Repeat request for original

V90 Required for arbitration

Appendix E: American Express Chargeback Reason Codes

- A01 The charge you submitted did not receive a valid authorization approval code for the amount of the charge. The charge submitted represents an amount in excess of the approval code received.
- A02 The charge you submitted did not receive a valid authorization approval code.
- A03 A valid six digit authorization code was not provided in your submission file. Your establishment must be able to obtain, capture, and transmit a valid six digit authorization approval code.
- A04 We show no record of your establishment receiving a valid authorization approval code. At the time of the sale, your establishment was advised through your authorization system to call in directly to American Express.
- A05 We were unable to locate an authorization approval code on our records with the information given on the charge.
- A06 The charge represents an amount in excess of the limit agreed upon in our contract with your establishment, and we have been unable to verify that your account obtained an overlimit authorization approval code.
- A07 Our records indicate that authorization for this charge was declined.
- A08 The charge was submitted after the authorization approval code expired. Authorization approval codes are valid for 30 days. All transactions submitted more than 30 days after the authorization date require re-authorization.
- A09 Authorization approval codes are valid for 30 days. All transactions submitted more than 30 days after the authorization date will require a re-authorization or become your liability, if the transaction proves to be fraudulent.
- A10 The submitted transaction did not receive a valid approval code. We have issued a chargeback for a portion of the unauthorized submitted charge.
- C01 We have not received the credit you agreed to provide to the cardholder's account. We are obligated by Federal law to respond to the cardholder within a specified period of time.
- C02 We have not received the credit you agreed to provide to the cardholder's account.
- C03 Our records do not reflect credit to the cardholder account was received from your establishment. If your records reflect credit was issued, please provide us with the summary amount and check date this credit was processed.
- C04 The cardholder has provided proof that the merchandise was returned.
- C05 The cardholder has provided supporting documentation that the merchandise ordered was canceled.
- C06 Per your agreement with American Express, when you give a refund for a purchase made with the Card, you must credit that Card account. Please deal directly with the cardholder for reimbursement.
- C07 American Express will support your return policies in the event of a dispute provided the policies are on a copy of the receipt or record of the charge that the cardholder signs. Please deal directly with our mutual customer for resolution.
- C08 The charge represents merchandise that has not been received by the cardholder. We are not able to bill the cardholder for merchandise not in their possession.
- C09 An establishment cannot bill a cardholder for services not rendered.
- C10 We previously contacted you regarding this recurring billing, and your establishment authorized us to debit your account. Therefore, please discontinue all future billing.
- C11 The dollar amount on the record of charge your establishment submitted was improperly altered to reflect a greater amount than what the cardholder originally signed for.

- C12 The dollar amount on the record of charge your establishment submitted was altered to reflect a greater amount than what the cardholder originally signed for. Once a cardholder signs a record of charge, the amount may not be changed except when delayed charges are permitted in your Agreement, and the appropriate procedures are used. Such circumstances are not present in this case.
- C13 The cardholder has paid for the charge directly, and therefore should not have been billed to his/her American Express account. The documentation that the cardholder provided supported the claim.
- C14 The cardholder has provided us with proof of payment by another method.
- C15 The cardholder has provided us with proof of payment by voucher. Please deal directly with the issuer for recovery of funds.
- C16 The requirements in the CARDeposit Agreement only permit cardholders with a billing address in the United States, Canada, Puerto Rico, or the U. S. Virgin Islands to be billed for this service.
- C17 This American Express card account is not valid in the United States. Please deal directly with the cardholder for recovery of funds.
- C18 The cardholder's account was charged for a "no-show" billing despite canceling the reservation. The cardholder obtained the cancellation number listed.
- C19 The cardholder's account was charged for a "no-show" billing as well as a valid billing.
- C20 Only one day can be billed for an Assured Reservation no-show.
- C21 Your account is not enrolled in our Assured Reservation Program, therefore you may not bill for no show charges.
- C22 In order for an Assured Reservation to be valid, the cardholder's name, address, Card number, and expiration date must be referenced on the reservation.
- C23 In order for a guaranteed reservation to be valid, the cardholder's address and expiration date must be referenced on the reservation. A copy of the Assured Reservation policy has been provided for your review. Please deal directly with the cardholder if you wish to pursue this matter.
- C24 Please be advised that you are not permitted to bill for guaranteed reservations.
- C25 Our Cardmember received the merchandise.
- C26 Please discontinue all future billings to this account.
- C27 Our mutual customer no longer disputes the charge(s). Please discontinue further investigation.
- C28 This charge has been submitted after you were advised to discontinue all future billing.
- C29 The support your establishment provided indicates that our Cardmember was overcharged at the time of transaction.
- F01 The charge you submitted did not receive a valid authorization approval code for the amount of the charge.
- F02 The tickets were held at the box office, and no signature, swipe or imprint of the Card was obtained when the tickets were released.
- F03 The agreement the cardholder signed is an agreement between your establishment and the cardholder, not American Express. Please deal directly with the cardholder for resolution.
- F04 The information obtained via phone, fax or letter is not valid authorization for your establishment to bill the cardholder's account. The Card should be presented and a valid signature obtained, regardless of any other arrangements.
- F05 No signature, swipe, or imprint of the Card was obtained when the merchandise and/or tickets were picked up.
- F06 Your client information does not match that of the cardholder information.

F07	American Express is not in the position to act as a collection agent in regards to penalties, fines, damages, losses, cash or returned/cancelled checks.
F08	Your service establishment was unable to support a "signature on file" charge. Please deal directly with the cardholder for payment.
F09	When merchandise is picked up from your establishment, the American Express Card should be presented, a valid signature, and imprint or swipe of the Card obtained.
F10	All merchant contracts requires that you swipe the Card through your POS device whenever possible, and send full information from the Card's magnetic stripe to American Express on every swiped charge authorization. If the Card was not swiped through the POS device, then the contract requires that you obtain an imprint of the Card. Our records indicate that American Express did not receive all of the Card's magnetic stripe data on the authorization request. If this charge was keyed into your POS device, then an imprint of the Card is required. If you are convinced that you swiped the Card for this transaction, your POS device may require maintenance to ensure that the Card's magnetic stripe is being read and sent to American Express correctly and/or your processor failed to pass this data to American Express. Please check with your POS provider, Acquiring bank or processor to correct the problem.
F11	The signature is not that of the cardholder's. Please be advised that the American Express Card is not transferable. Only the cardholder whose name appears on the front of the Card is authorized to make charges.
F12	The signature is misspelled. Please be advised that the American Express Card is not transferable. Only the cardholder whose name appears on the front of the Card is authorized to make charges.
F13	The signature on the copy differs from the name imprinted on the card. This may be due to double imprint or switched cards at your establishment.
F14	A cardholder signature was not obtained to support this transaction.
F15	American Express recognizes this transaction as a self directed charge and that signed documentation is not available. In accordance with the Terms and Agreement, we are debiting your account.
F16	The merchandise was not shipped to the cardholder's billing address and the merchandise was not ordered or received by the cardholder. When merchandise is shipped to an alternate address, the establishment assumes liability for the charge. Establishments are responsible for any shipment redirects.
F17	The ticket(s) were sent to an address other than the cardholder address and never received. An affidavit has been provided for your records.
F18	The merchandise was shipped to an address other than the cardholder's billing address and the cardholder has disputed the billing.
F19	The cardholder claims no merchandise was received and the address the merchandise was sent to is not the cardholder's billing address.
F20	The cardholder's card was expired when the charge was accepted by your service establishment.
F21	The cardholder's card was not valid when the charge was accepted by your service establishment.
F22	The card was expired or not yet valid when it was accepted by your service establishment.
F23	The cardholder's card was expired when the ticket was accepted by your service establishment.
F24	Multiple Charges.
F25	The charges submitted did not receive an authorization approval code for the total amount of the charge.
F26	The name provided on the transaction is not the cardholder's name.
F27	The support your establishment provided does not bear the cardholder's name.

- F28 The charge(s) are Ticket by Mail or Electronic Tickets. If a cardholder claims fraudulent usage of the card, even if your establishment obtains an authorization approval code, no inquiry will be sent and we have the right to charge your establishment.
- FR1 Your Establishment is on a Full Recourse/Immediate Chargeback program under your agreement with American Express, which provides that you will not receive inquiries or notices of Cardmember claims of fraudulent Card usage prior to our final exercise of Full Recourse for the Disputed Charge, even if you received Authorization for it.
- FR2 Your establishment is on a Full Recourse agreement with American Express. This agreement states that if a cardholder claims fraudulent usage of the card, even if your establishment obtains an authorization approval code, no inquiry will be sent and we have the right to charge your establishment.
- FR3 The support has been provided to the Cardholder, who still claims no knowledge of the charge.
- FR4 Your establishment is on an immediate Chargeback agreement with American Express. Please discontinue all future billings, if applicable.
- FR5 Your account is on the Immediate Chargeback program. Under these circumstances, disputed charges are debited from your account with no further recourse. These chargebacks cannot be reversed unless you issue a credit to the account, or the Cardholder advises the charge(s) are valid.
- FR6 Your establishment is on a Partial Immediate Chargeback agreement with American Express. Please discontinue all future billings, if applicable
- FR40 Your establishment is on an immediate Chargeback agreement with American Express. Please discontinue all future billings, if applicable.
- M01 We appreciate your response to the request for information. We have received and processed your chargeback authorization.
- M02 As requested, we have processed the credit your establishment submitted. The debit adjustment will appear on a future check/advice.
- M03 We had received an authorization from your office to debit your account. A copy of the correspondence has been provided for your records.
- M04 We previously received your authorization to debit your account. Federal law prohibits us from rebilling the cardholder's account once we have advised them the credit will remain. Please deal directly with the cardholder for resolution on this matter.
- M05 Your service establishment authorized credit to the cardholder's account. Cardholder does not agree to amount billed.
- M06 Our records indicate that full data stream information was not provided. American Express requires that when the Card is swiped, full electronic data information must be transmitted when requesting authorization for your charge(s). If you are swiping on your transactions, your POS device may require maintenance to ensure that the information on the magnetic stripe on the Card is being read, and the full magnetic stripe information is being sent every time you swipe a Card for authorization. Please check with your POS provider, Acquiring Bank or processor to correct the problem.
- M07 Your agreement with American Express states cardholders can only be billed for room rental charges, not for damages. Please deal directly with the cardholder for payment.
- M08 Our records indicate your establishment submitted a charge for damages. The American Express Card is valid for goods and services only.
- M09 Your contract with American Express does not permit billing for damages. Please contact the cardholder directly regarding this matter.

M10	Your establishment may only bill for capital damages when you have obtained a signed and dated acknowledgment of responsibility from the cardholder after the damage is incurred. A valid acknowledgment of responsibility form must include a detailed listing of the damage incurred, a repair cost estimate and a cardholder's agreement to be billed on the American Express Card. Please deal directly with out mutual customer for resolution.
M12	This charge is a resubmission of a previously returned charge and is therefore invalid. An adjustment debiting your account has been processed. Your establishment must deal with the cardholder directly or obtain signed authorization to bill the cardholder's account for this charge.
M13	We are unable to resolve the cardholder's dispute for the goods and services charge. Please contact the cardholder directly in this instance.
M15	This account is no longer active. Please discontinue all future billing and contact your client for new billing arrangements.
M16	The charge was incurred after the account was canceled.
M17	The cardholder's account had been canceled at the time the charge was incurred.
M18	We previously advised your establishment to discontinue all further billings to this inactive account. Please discontinue all future billings and contact your client directly for new billing arrangements or for any payment due.
M30	The file submitted was not processed because it appears to be a duplicate of a previously processed file from your establishment.
M32	We have processed an adjustment to your account. This adjustment represents your share of the media costs incurred in your participation in our cooperative advertisement program.
M34	Your service establishment is not on our CARDeposit program, therefore, you may not bill this type of charge.
M35	Please see the additional information below for an explanation of this adjustment.
M36	(Specify)
M37	The credit must be processed to the cardholder's American Express account. Please deal directly with the cardholder in this instance.
M41	The support has been provided to the cardholder, who still denies the charge. An affidavit has been provided for your records.
M47	This adjustment was processed due to the cardholder claiming no knowledge of the passenger and or charge.
M48	We have reversed the debit to your account as a courtesy. Please make sure that all supporting documentation is received in our office by the reply by date to avoid these types of debits. Please note, that we cannot guarantee that we will be able to reverse these Chargebacks in the future.
P01	You have submitted a transaction to us for an invalid or otherwise incorrect cardholder account number, and we are unable to identify the correct account number. You may resubmit the item to us if you are able to verify and provide the correct American Express cardholder account number.
P02	You have submitted a transaction to us for an invalid or otherwise incorrect cardholder account number, and we are unable to identify the correct account number. You may resubmit the item to us if you are able to verify and provide the correct American Express cardholder account number.
P05	The transaction referenced was processed in the wrong amount.
P06	The charge was submitted late.
P07	The charge was not submitted within a reasonable time period after the charge was incurred. Charges must be submitted to us at least weekly.

- P08 The cardholder claims that the same transaction was submitted and posted twice to his/her account. If the cardholder is incorrect, please send us support of both transactions.
- P10 Our records indicate that the cardholder has been duplicately billed for the same ticket(s). Copies of the ticket(s) have been provided for your records.
- P11 The cardholder was claiming duplicate billing, and you did not provide support for all the charges.
- P14 This charge is invalid as the account number has not been assigned to an American Express cardholder.
- P15 Your complete response was not received within the specified time frame. To avoid similar debits in the future, please make sure all supporting documentation is received in our office by the reply by date on the inquiry.
- P16 Your merchant agreement with American Express contains a specified time frame for response to our inquiries. Unfortunately, your original response was not received within that time frame.
- P17 We recently requested information from you about the charge(s) made at your Establishment. We asked you to respond by a specified date, but that date has passed and unfortunately we have not heard from you. Consequently, we must now charge your account for the adjustment amount(s) indicated below.
- P18 We appreciate your response to our request for information about the (charge(s) made at your Establishment. However, we have not received the credit(s) you agreed to provide. We regret that we must therefore debit your account for the adjustment amount(s) indicated below.
- P19 Our records indicate that a charge from your establishment was submitted on an invalid plastic number.
- P20 Our records indicate that a credit from your establishment was submitted on an invalid plastic number.
- P21 Transaction was submitted on a test account number.
- R01 Signed proof of delivery and/or complete shipping information was not provided as requested. Your establishment must provide signed proof of delivery to the cardholder's billing address.
- R02 Delivery address was not provided as requested. Your establishment must provide signed proof of delivery to the cardholder's billing address.
- R03 Complete signed support and/or itemization was not provided as requested on the charge(s).
- R04 The cardholder's dispute as stated in the inquiry was not addressed in your reply.
- R05 The American Express Card is not a check guarantee card. The Card can only be used to bill goods and services. An establishment cannot bill a cardholder's account for a check which has been returned. Please deal directly with the cardholder in this instance.
- R06 The cardholder has no knowledge of the address and/or phone number on the support provided. The merchandise was not ordered or received by the cardholder.
- R07 The delivery address and signed proof of delivery was not provided.
- R08 As of August 1996, an update to all merchant contracts requires that you swipe the Card through your POS device whenever possible, and send full information from the Card's magnetic stripe to American Express on every swiped charge authorization. If the Card was not swiped through the POS device, then the contract requires that you obtain an imprint of the Card. Our records indicate that American Express did not receive all of the Card's magnetic stripe data on the authorization request. If this charge was keyed into your POS device, then an imprint of the Card is required. If you are convinced that you swiped the Card for this transaction, your POS device may require maintenance to ensure that the Card's magnetic stripe is being read and sent to American Express correctly and/or your processor failed to pass this data to American Express. Please check with your POS provider, Acquiring bank or processor to correct the problem.
- R09 You did not provide the signed registration cards indicating that the cardholder was responsible for the other guests involved.

- R10 The support provided did not contain name and/or signature. An affidavit has been provided for your records.
- R11 American Express requires a signature of a cardholder when support has been requested. When you cannot provide the cardholder's signature as authorization for a charge, you must issue credit to the account. Since credit was not issued, the charge was returned to your establishment.
- R12 We have not received sufficient support to allow us to rebill the cardholder.
- R13 We previously requested information from you regarding the charge incurred at your establishment. We did not receive a response to our inquiry. Your establishment agreement requires you to respond within a specific timeframe as stated on the inquiry. Under the Fair Credit Billing Act we are obligated by law to respond to the cardholder within a specified period.
- R14 Your merchant agreement with American Express contains a specified time frame for response to our inquiries. Unfortunately, your original response was not received within that time frame. Please deal direct with the customer.
- R15 The support you previously agreed to send was not received.
- R17 Thank you for the information you sent in support of the charge. A debit for no reply was previously issued to your account. We are unable to reverse this debit, as we did not receive this information in sufficient time to allow us to rebill the cardholder account. Your replies must be received in our office on or before the reply by date specified on each inquiry. We therefore have no alternative but to suggest that you attempt to collect directly from the cardholder for this transaction.
- R20 We did not receive your reply within the specified time frame. If you have signed proof of delivery to the cardholder's billing address, you may re-bill the cardholder.
- R21 Your reply was received after we charged your account.
- R23 Your terms and conditions and/or proof of usage by the Cardholder was not provided as requested.
- S01 Your request for a chargeback reversal has been reviewed. The chargeback will remain and your account will not be credited.
- T01 We have provided proof that the ticket(s) were returned and no credit to the cardholder's account was received.
- T02 The ticket(s) were voided and credit to the cardholder's account was not received.
- T03 The ticket(s) are mirror imaged ticket(s).
- T04 The lost ticket review period has elapsed and credit to the cardholder's account was not received.
- T05 The charge(s) were not authorized by the cardholder. The charge(s) represent change fees made by the passenger other than the cardholder

Appendix F: Discover Chargeback Reason Codes

Reason Code	Description
AP	Cancelled Recurring Payment
AW	Altered Amount
CD	Credit Posted as a Sale
CR	Cancelled Reservation
DP	Duplicate Processing
NC	Not Classified elsewhere
RG	Non receipt of goods or services
RM	Cardholder disputes quality or goods or services
RN	Credit Not Received
DA	Declined Authorization
EX	Expired Card
IC	Illegible Transaction Documentation Provide to Chargeback case
IN	Invalid Card Number
IS	Missing signature on draft retrieval
LP	Late presentment
TF	Dispute issued by Discover for a violation of their processing rules
UA10	Request signed receipt for key entered sale
UA20	Request transaction documentation for key entered sale
UA30	Request transaction documentation for card not present sale

IMPORTANT CONTACT INFORMATION

Chargeback and Retrieval Support - Barbara Hervey 513-358-4437

Chargeback and Retrieval Fax 513-534-3450

Chargeback Compliance Case Fax 513-534-3456

Federal Agency Support Line 866-914-0558

Mailing Address for Chargebacks, Retrievals and Compliance:

**Merchant Services
5050 Kingsley Drive
1MOC2U
Cincinnati, OH 45263-5300**